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Some Facts Related to Mobile Insurance by [Julia Roger](#)

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Mobile phones today are more than just an instrument for conversing with distant friends, relatives and acquaintances. Apart from sending and receiving text messages, most of the phones today can browse internet, take pictures, store music record voices, preserve notes etc. However, all these added benefits have naturally made such phones quite expensive. At the same time, since these are small and mobile instruments, one is likely to misplace them more. Theft of such instruments too is common occurrence and that is why getting phone insurance has become the order of the day. Especially those who opt for high end products generally insure their phones with proper insurance coverage. Such coverage does not cost much; but it will make sure, the phone is replaced at no added cost within a very short span.

However, before one buys such insurance, should shop around a little. Most of the mobile insurance cover accidental damages and theft; but this in other words means it pays no benefit if one loses the set. Indeed, when one buys such insurance covers, he or she should make sure that the phone is covered for accidental damages, theft and loss; what is more, one should also make sure that accidental damage include water damage as well. Just as in any other insurance, one needs to be on alert while buying the policy and gets the best available one.

Price of the policy is also an important factor. For example, if one is seeking protection against theft or accidental damage the quotes are the cheapest. A coverage can cost anywhere in the range of \$40. Now along with these benefits if one seeks protection if the phone does not work the quote is a tag higher. The quote is the highest if one is looking for protection in case of phone loss. Hence, if one is on the lookout for protection of the phone these are some issues that need to be considered.

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